

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Synergy Financial Management Corporation  
8700 Warner Avenue, Suite 100  
Fountain Valley, CA 92708

Enforcement Case No: 07-5039

License No.: FL-0010977

Bernadette Carr, President

Respondent

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**FINAL ORDER TO REVOKE FIRST BROKER AND LENDER LICENSE**

Issued and Entered,  
This 13<sup>th</sup> day of June 2008,  
By Catherine J. Kirby,  
Acting Chief Deputy Commissioner

I.  
FINDINGS OF FACT

1. On May 14, 2008, pursuant to MCL 445.1662, the Commissioner issued to Synergy Financial Management Corporation (Respondent) a Notice of Intent to Revoke First Mortgage Broker and Lender License (Notice).
2. Said Notice was delivered to Respondent via certified mail on or about May 20, 2008.
3. Said Notice contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 PA 173, as amended, MCL 445.1651 *et seq.* (Act), which warrant the revocation of Respondent's first mortgage broker and lender license.

4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage broker and lender license.

5. Respondent failed to request a hearing within 20 days as required by the Act.

II.  
ORDER

NOW THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation (OFIR), IT IS HEREBY ORDERED THAT:

1. Respondent's first mortgage broker and lender license, license no. FL-0010977, issued pursuant to the provisions of the Act shall be and hereby is REVOKED.

2. Respondent shall not engage in any activity that requires a license under the Act without first obtaining a license from the Commissioner of OFIR.

IT IS SO ORDERED.

  
Catherine J. Kirby,  
Acting Chief Deputy Commissioner